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Sent: Monday, October 10, 2005 6:59 PM
To: Farak, Sonja (DPH)
Subject: GIC Pre-Tax Open Enrollment October 11-November 10

"Since I started contributing to the Health Care Spending Account, I've saved over \$500 in taxes on everything from prescription copays to doctor co-pays and much more!"

This is what one of your fellow state employees saved with one of the GIC's pre-tax programs. For every \$1,000 contributed to a pre-tax account, you save approximately \$250 in taxes. Sign up between October 11 and November 10, 2005 to save in 2006.

With the Health Care Spending Account (HCSA), Commonwealth of Massachusetts employees can pay for qualified health care expenses on a pre-tax basis. Examples of qualified expenses include:

- Physician office and prescription drug co-payments
- Medical deductibles and coinsurance amounts
- Eyeglasses and contact lenses not covered by your plan
- Orthodontia and dental benefits not covered by your dental plan
- Most over the counter (OTC) drugs such as pain relievers, antacids, and allergy medicines

With the Dependent Care Assistance Program (DCAP), employees can pay for qualified dependent care expenses, such as childcare, after school programs, and day camp, on a pre-tax basis.

New for this year's Open Enrollment:

- Increased maximum for HCSA – now \$2,500
- On-line re-enrollment option for current 2005 participants
- IRS extension to use the funds and submit claims
- Enhanced SmartFlex debit card option

Find out more about these money-saving programs, including eligibility details, online re-enrollment details, and mini-fairs located across the Commonwealth, by visiting the GIC's website and calling Sentinel Benefits, the Plan administrator at 1.888.762.6088. **Calendar Year 2006 enrollment forms are due to your Payroll Coordinator no later than Thursday, November 10, 2005.**